

Notice of Allowability

Application No.

09/298,521

Examiner

Alain L. Bashore

Applicant(s)

BLAGG ET AL.

Art Unit

1762

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9-5-07.
2. ☒ The allowed claim(s) is/are 1-22.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

ALAIN L. BASHORE
PRIMARY EXAMINE

DETAILED ACTION

Response to Amendment

1. The corrected drawings filed 9-5-07 are acceptable as is the amendment to the specification also filed 9-5-07.

Allowable Subject Matter

2. Claims 1-22 are allowed.

Reasons for allowance

3. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 1, 11, 16, 19, and 22. Claim 1 recites a method for defining relationships between accounts and a group to facilitate group processing while maintaining independent processing of the accounts, wherein the group includes a first account corresponding to a first product and a second account corresponding to second product, claim 11 recites a method for creating a dependant strategy to customize a relationship between a dependant account and a group, claim 16 recites a method for defining relationships between accounts and accounts in a group to facilitate group level processing while maintaining independent processing of the accounts, claim 19 recites a method for maturing a dependant account that is a member of a group into a key account for a second group, and claim 22 recites a

Art Unit: 1762

method for maturing a dependant account into a key account for a group, the group including the dependant account and an original key account that corresponds to an original primary owner, wherein the original key account is distinct from the dependant account.

Musmanno et al is considered the closest prior art. Musmanno et al discloses a method for relationships between accounts and a group (households). The group includes multiple accounts and multiple dependant accounts. Parameters are provided. Each account implicitly includes a "key" account since there are described accounts that are "master".

Musmanno et al does not disclose the claimed combination including:

In claim 1:

defining a first relationship between the first account and the group by selecting values for the parameters to define a first set of group processing options; and

defining a second relationship between the second account and the group by selecting values for the parameters to define a second set of group processing options that is independent of the first set of group processing options.

Art Unit: 1762

In claim 11,

defining values for the set of parameters to define group processing options;

labeling the set of parameters and the values for the set of parameters as the dependent strategy; and

associating the dependent strategy with the dependent account to customize the relationship between the dependent account and the group, wherein the group includes at least the dependent account and another account, and wherein and the other account is processed independent from the dependent account.

In claim 16,

providing a plurality of dependent strategies, each dependent strategy defining a customized relationship to the group;

associating a first dependent strategy with a first account to define the relationship between the first account and the group; and

associating a second dependent strategy with a second account to define the relationship between the second account and the group.

Art Unit: 1762

In claim 19,

modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured into the key account for the second group and a dependent cardholder associated with the dependent account is matured into a primary owner of the second group.

In claim 22,

modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured into the key account and a dependent cardholder associated with the dependent account is matured into a primary owner of the group; and

modifying a relationship parameter that defines the original key account's relationship to the group from key to dependent, so that the original key account is changed to a second dependent account and the original primary owner is changed to a second dependent cardholder.

For these reasons claims 1, 11, 16, 19, and 22 are deemed to be allowable over the prior art of record, and claims 2-10, 12-15, 17-18, 20-21 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 1762

5. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alain L. Bashore/
Primary Examiner
Art Unit 1762